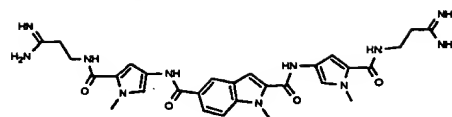
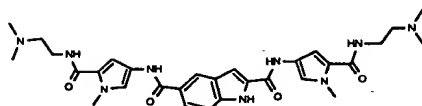


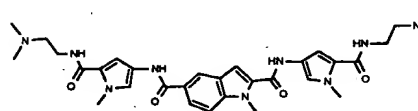
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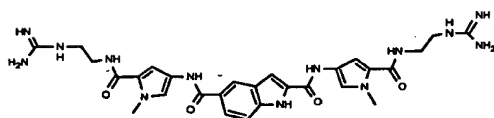
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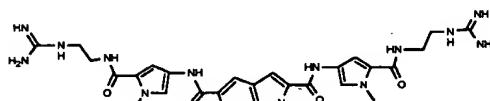
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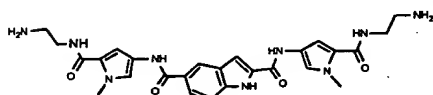
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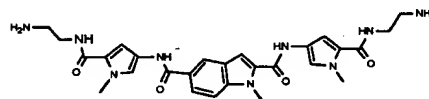
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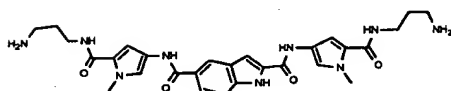
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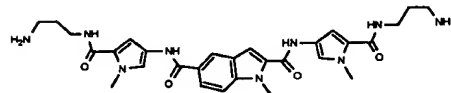
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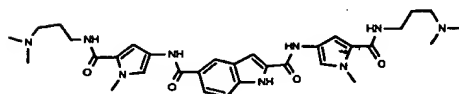
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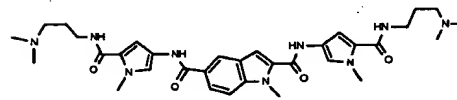
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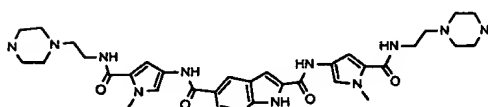
10



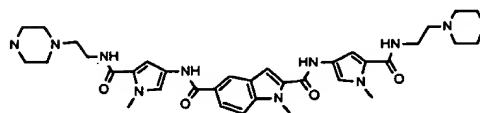
11



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FIG. 1

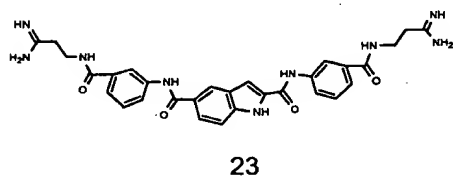
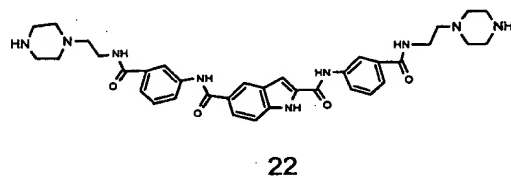
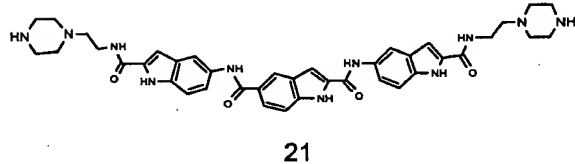
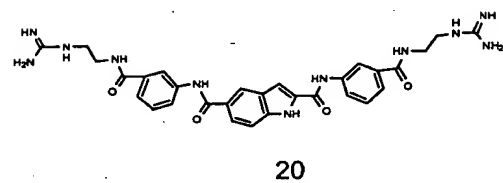
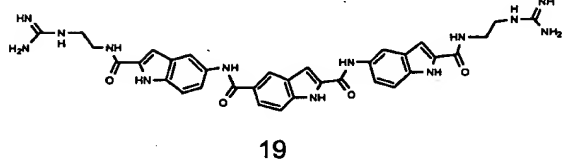
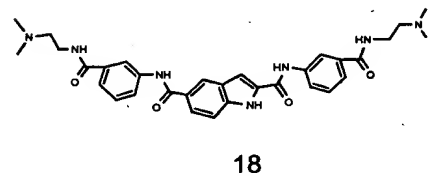
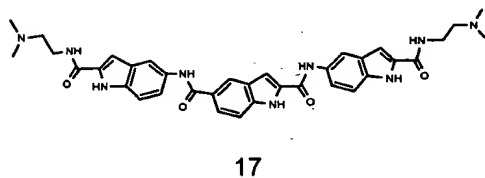
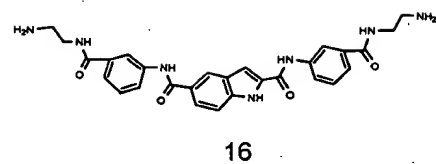
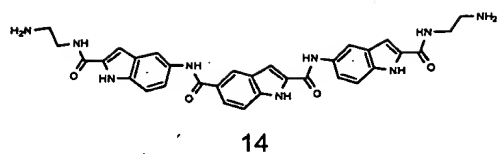
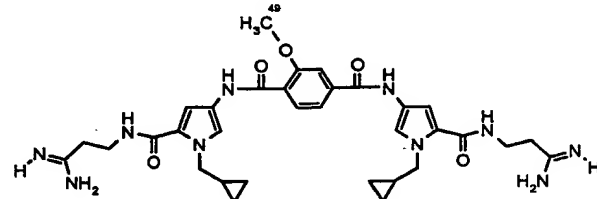
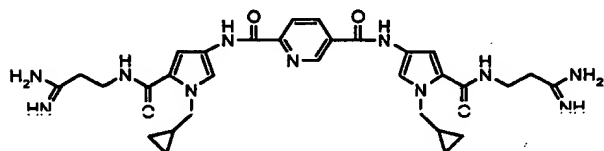
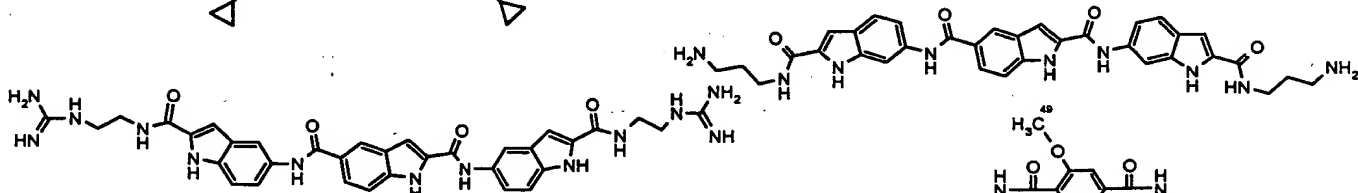
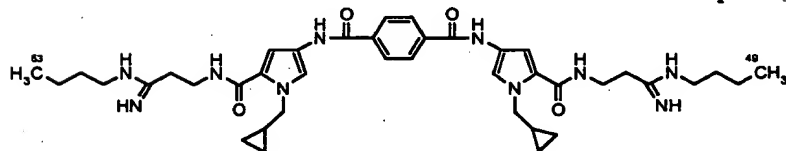
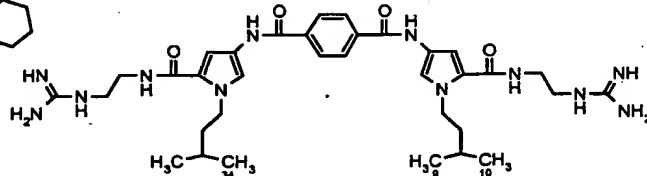
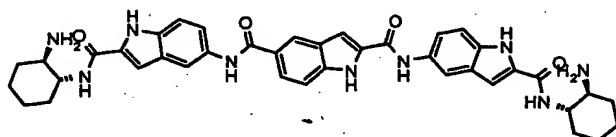
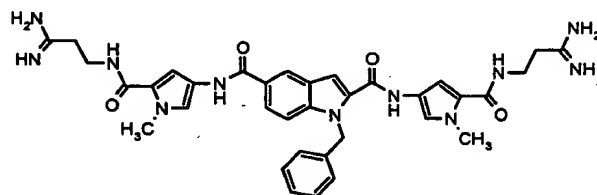
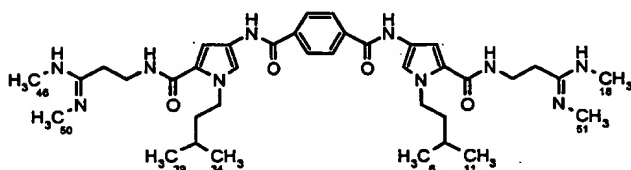
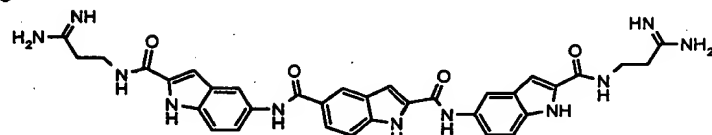
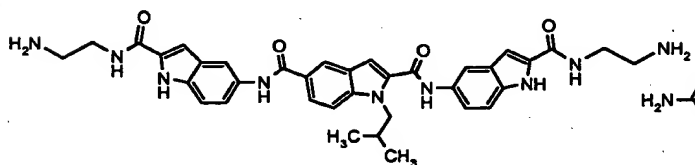
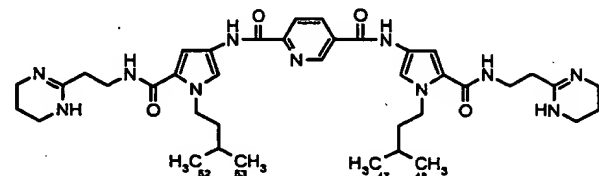
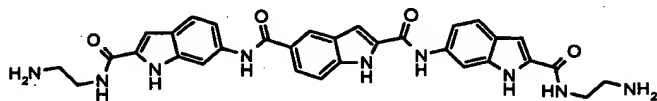
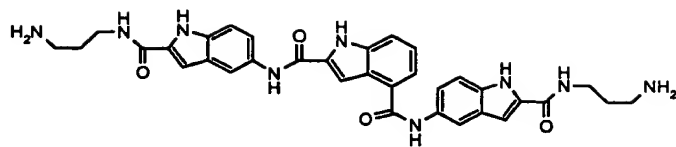
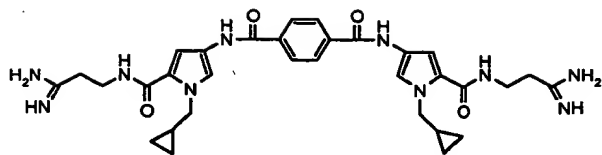


FIG. 2

FIG. 3



55

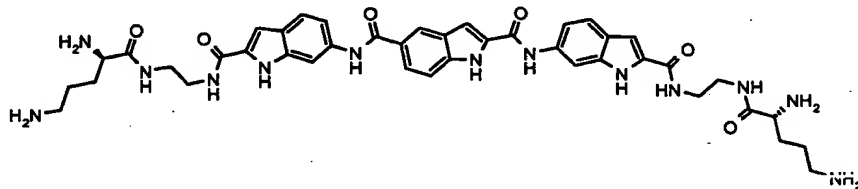


FIG. 5

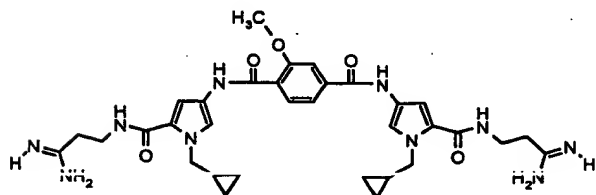
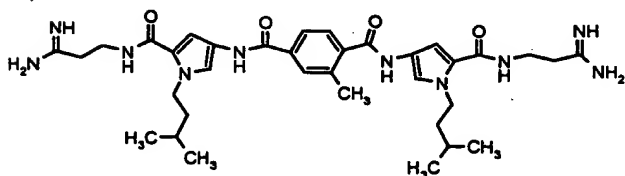
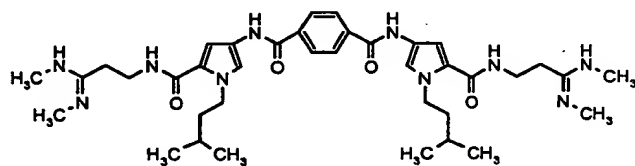
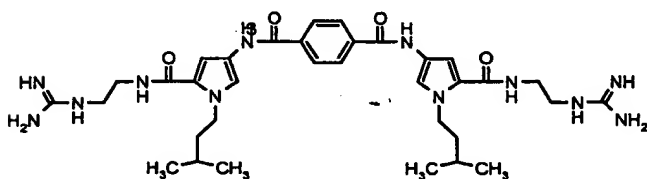
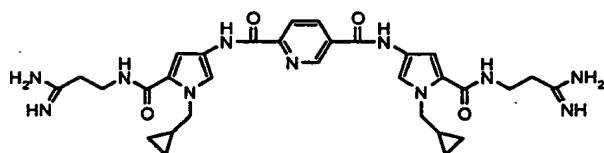
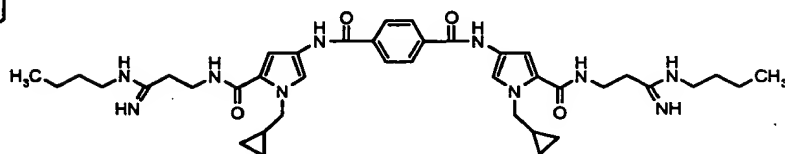
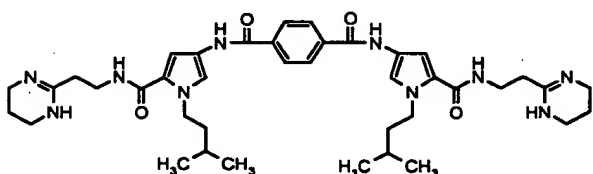
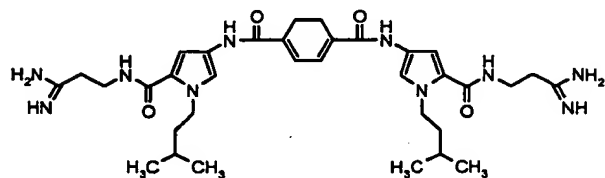
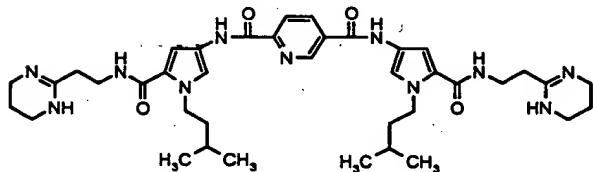
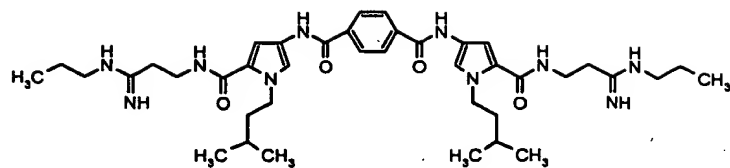
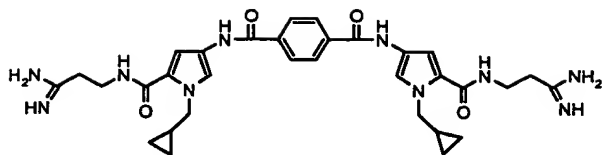


FIG. 5

FIG. 6

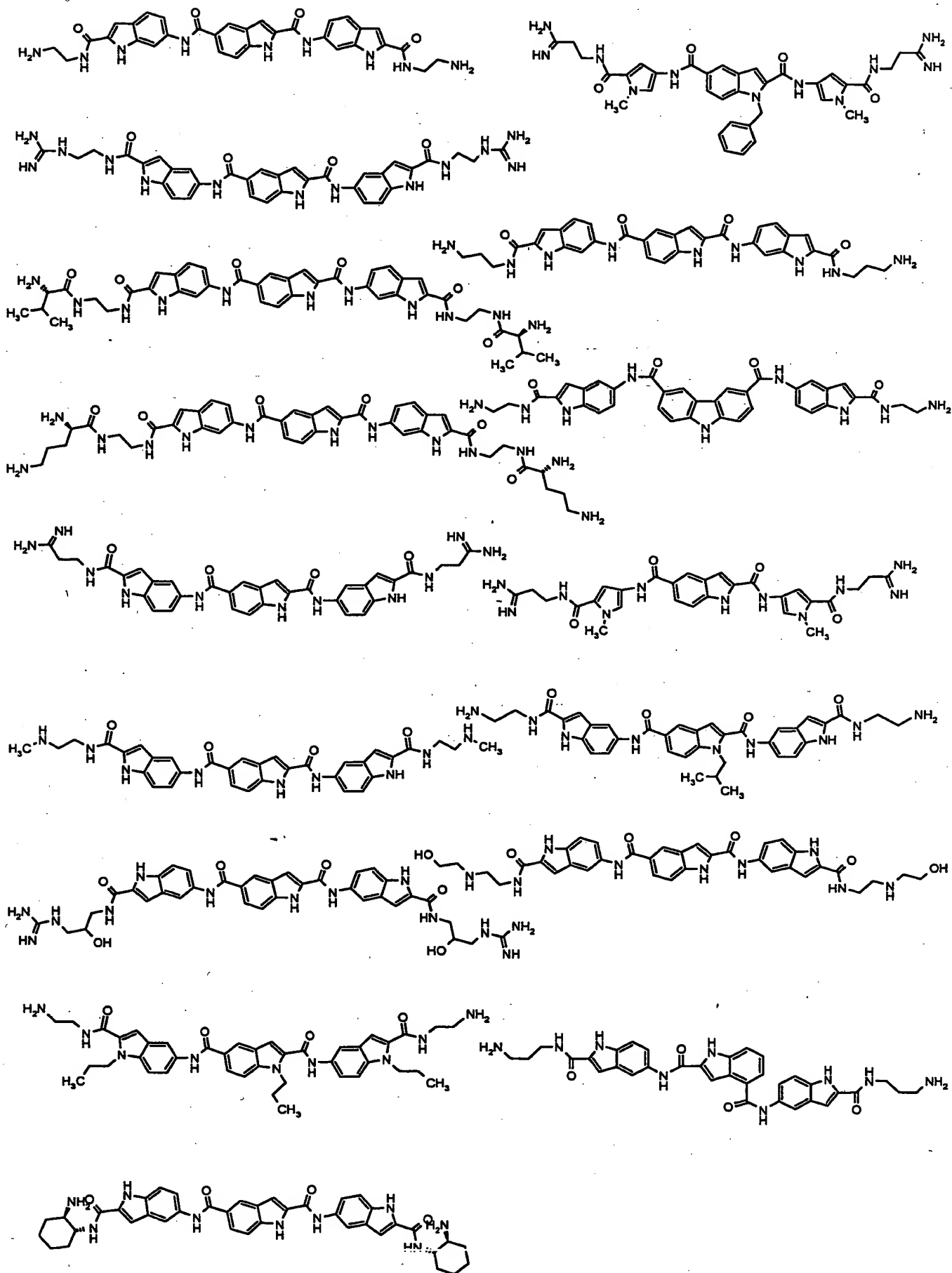
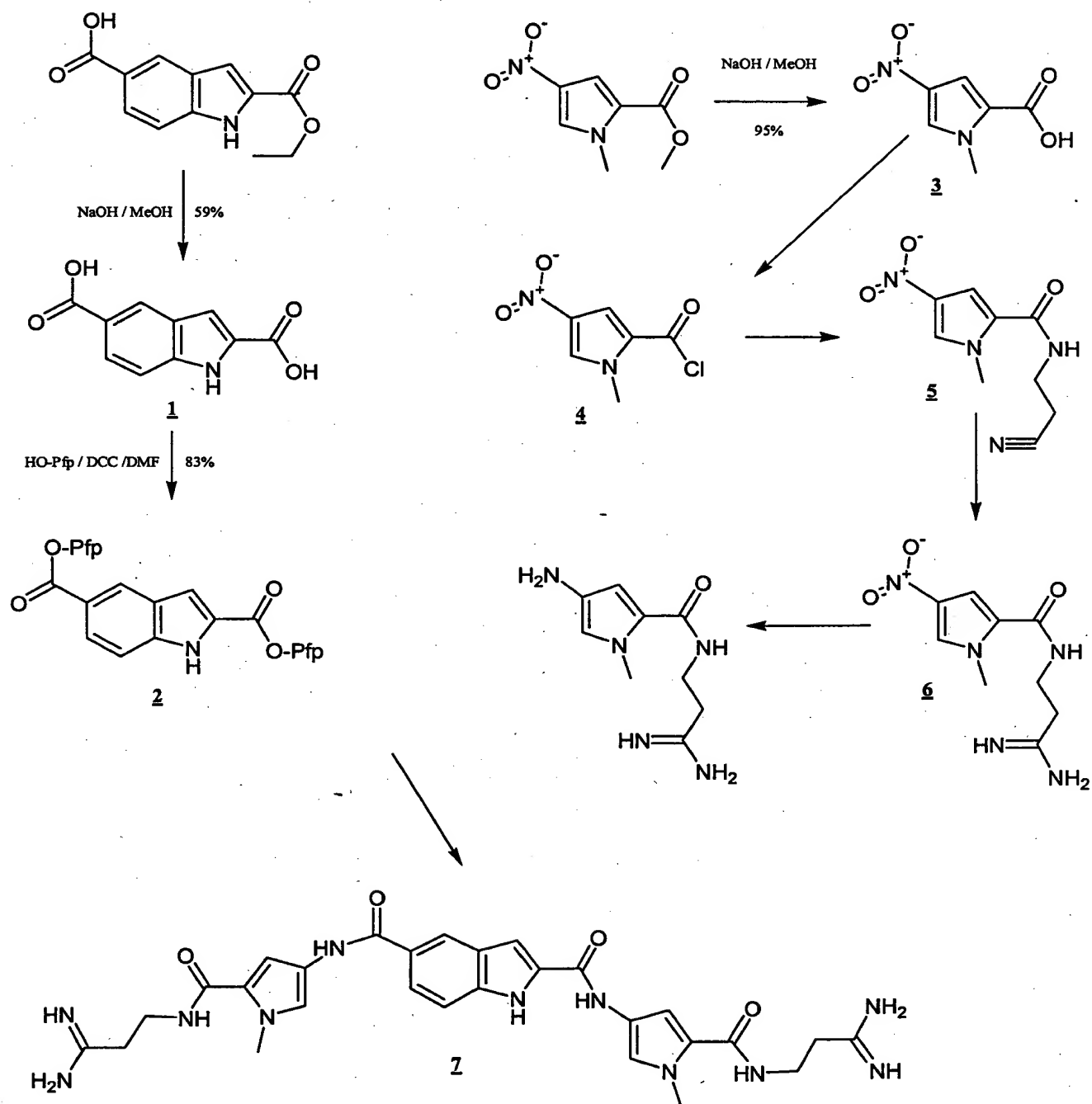
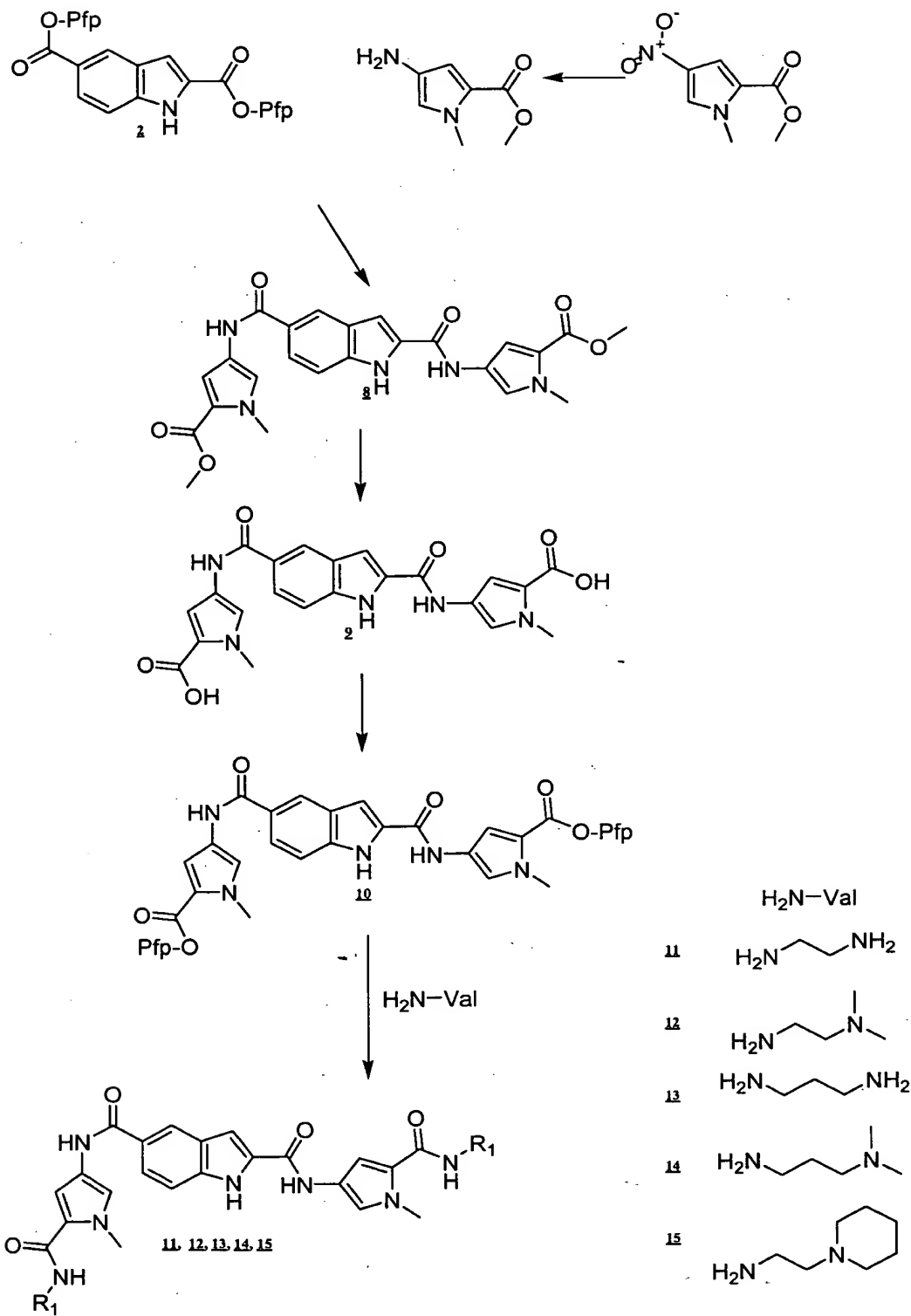


Table 1	
Variable	Value
1. Age (years)	45.2
2. Sex (male/female)	45.2
3. Education (years)	12.5
4. Income (dollars)	12,500
5. Health (good/bad)	1.2
6. Employment (full/part)	0.8
7. Marital status (married/single)	0.7
8. Religion (Protestant/Catholic)	0.5
9. Political affiliation (Dem/Rep)	0.4
10. Ethnicity (White/Black)	0.3
11. Region (North/South)	0.2
12. Urban/rural	0.1
13. Home ownership (own/rent)	0.1
14. Vehicle ownership (own/rent)	0.1
15. Access to internet	0.1
16. Access to television	0.1
17. Access to telephone	0.1
18. Access to car	0.1
19. Access to bank	0.1
20. Access to library	0.1
21. Access to park	0.1
22. Access to shopping center	0.1
23. Access to school	0.1
24. Access to hospital	0.1
25. Access to police station	0.1
26. Access to fire station	0.1
27. Access to post office	0.1
28. Access to gas station	0.1
29. Access to restaurant	0.1
30. Access to grocery store	0.1
31. Access to pharmacy	0.1
32. Access to dentist	0.1
33. Access to doctor	0.1
34. Access to lawyer	0.1
35. Access to accountant	0.1
36. Access to insurance agent	0.1
37. Access to real estate agent	0.1
38. Access to mortgage lender	0.1
39. Access to car dealer	0.1
40. Access to furniture store	0.1
41. Access to clothing store	0.1
42. Access to electronics store	0.1
43. Access to bookstore	0.1
44. Access to music store	0.1
45. Access to sports equipment store	0.1
46. Access to pet store	0.1
47. Access to garden center	0.1
48. Access to hardware store	0.1
49. Access to home improvement store	0.1
50. Access to auto repair shop	0.1
51. Access to car wash	0.1
52. Access to car wash	0.1
53. Access to car wash	0.1
54. Access to car wash	0.1
55. Access to car wash	0.1
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90. Access to car wash	0.1
91. Access to car wash	0.1
92. Access to car wash	0.1
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100. Access to car wash	0.1

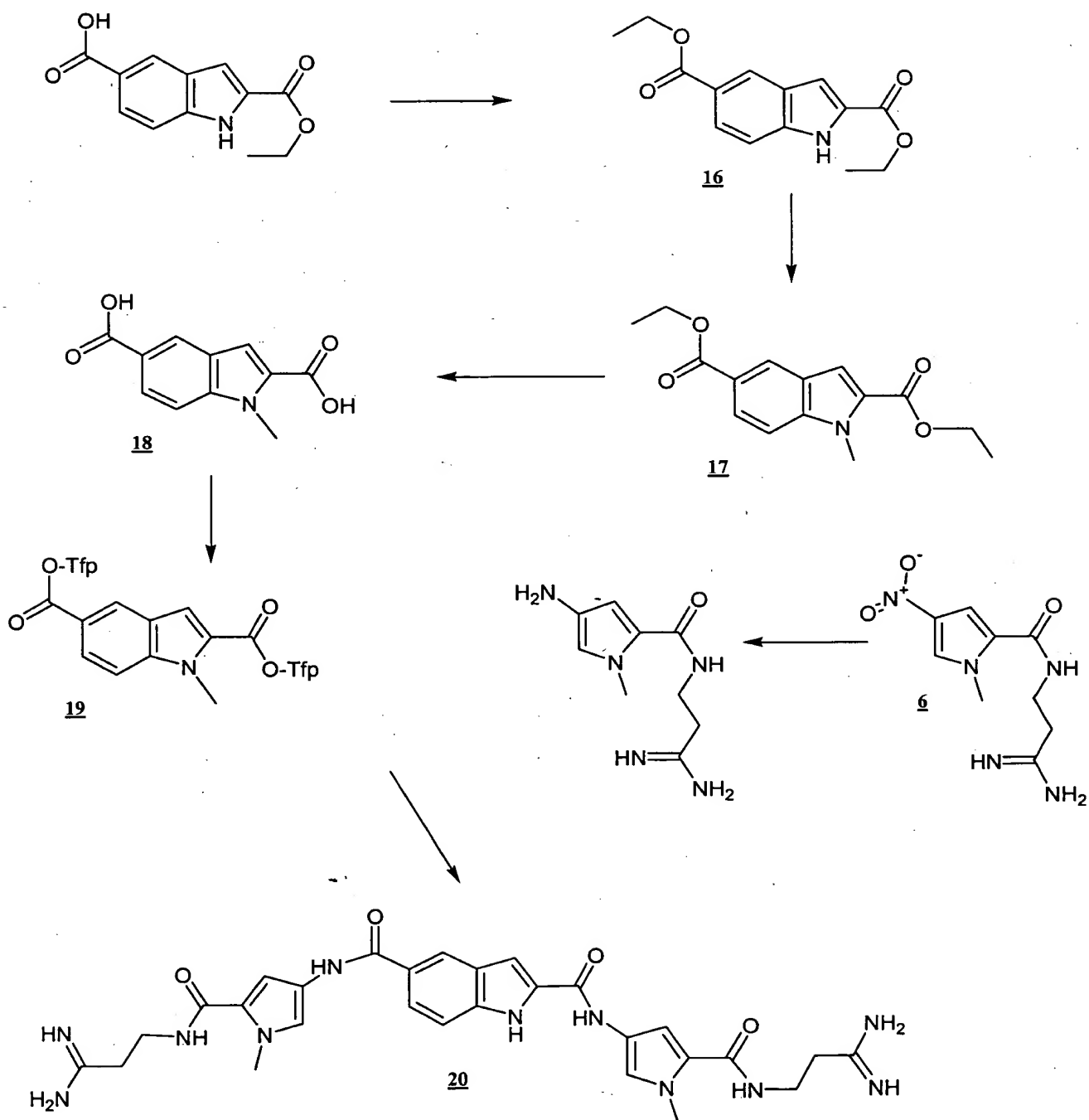


## Scheme 2

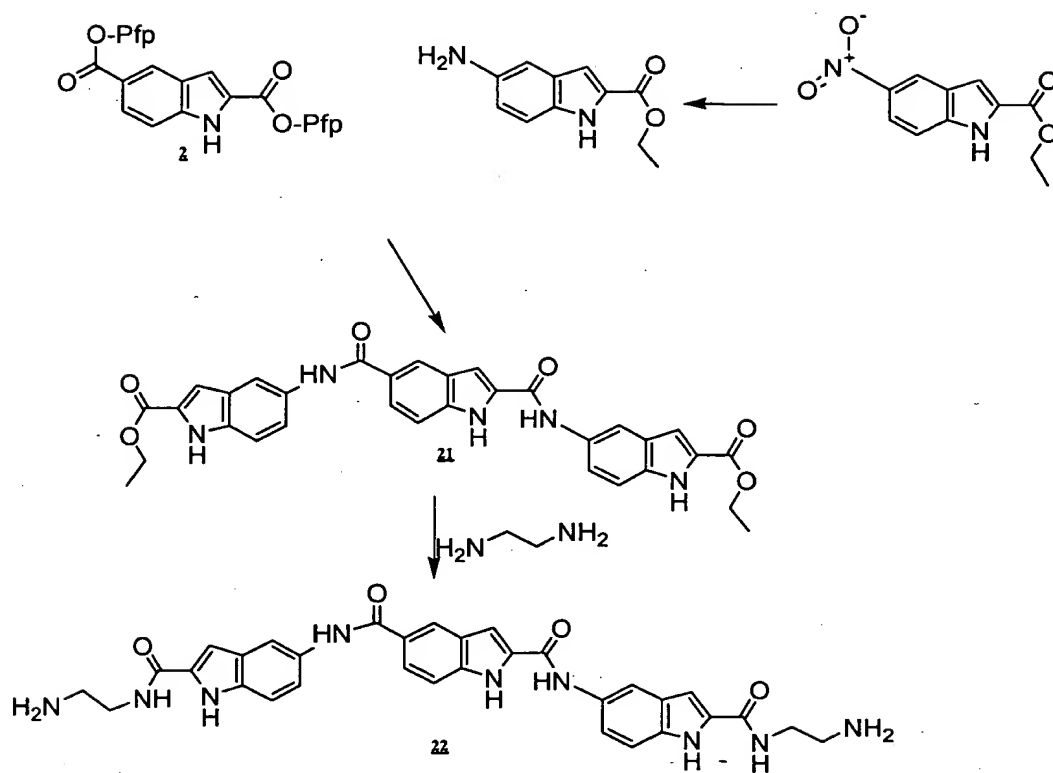




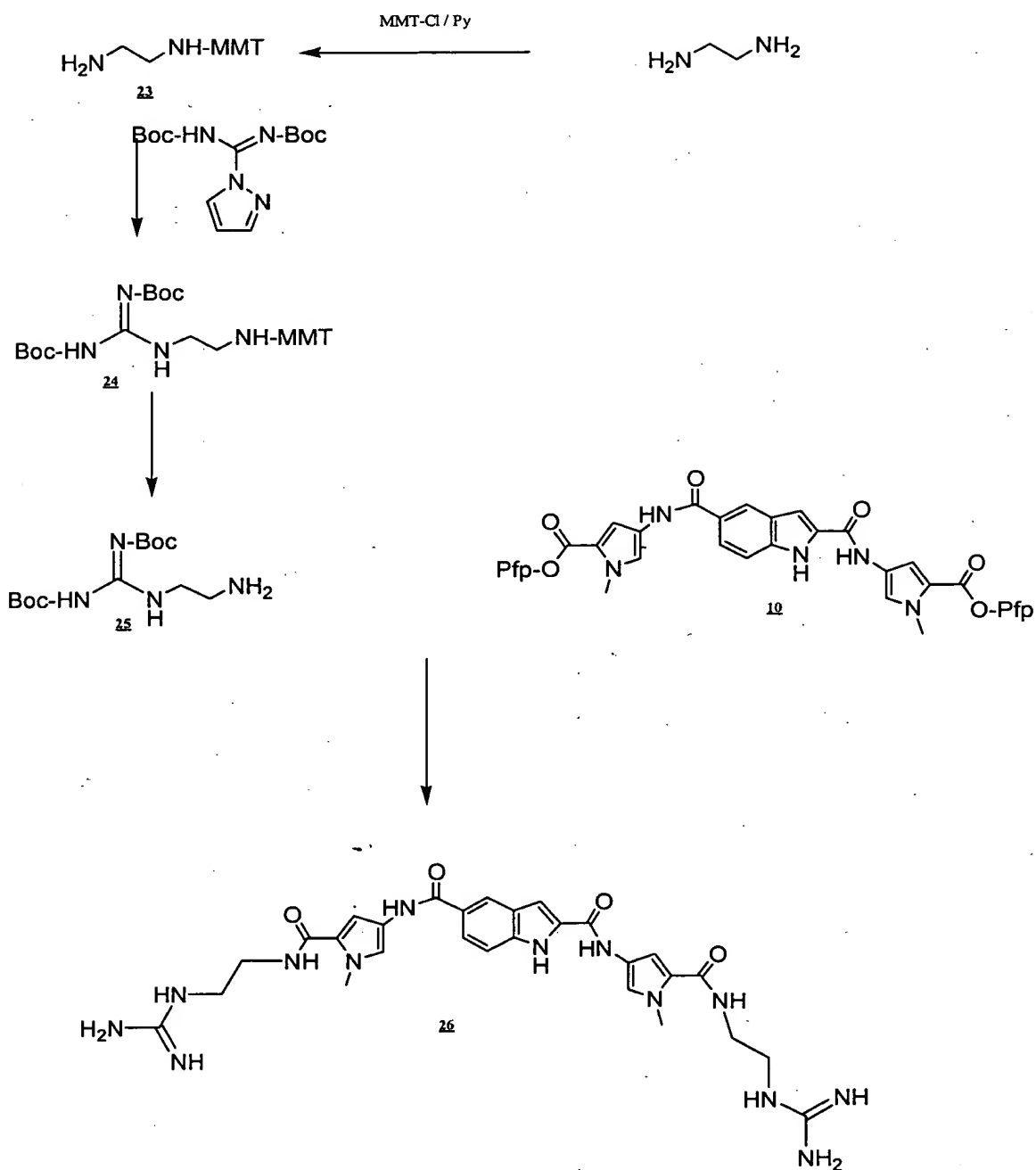
# Scheme 3

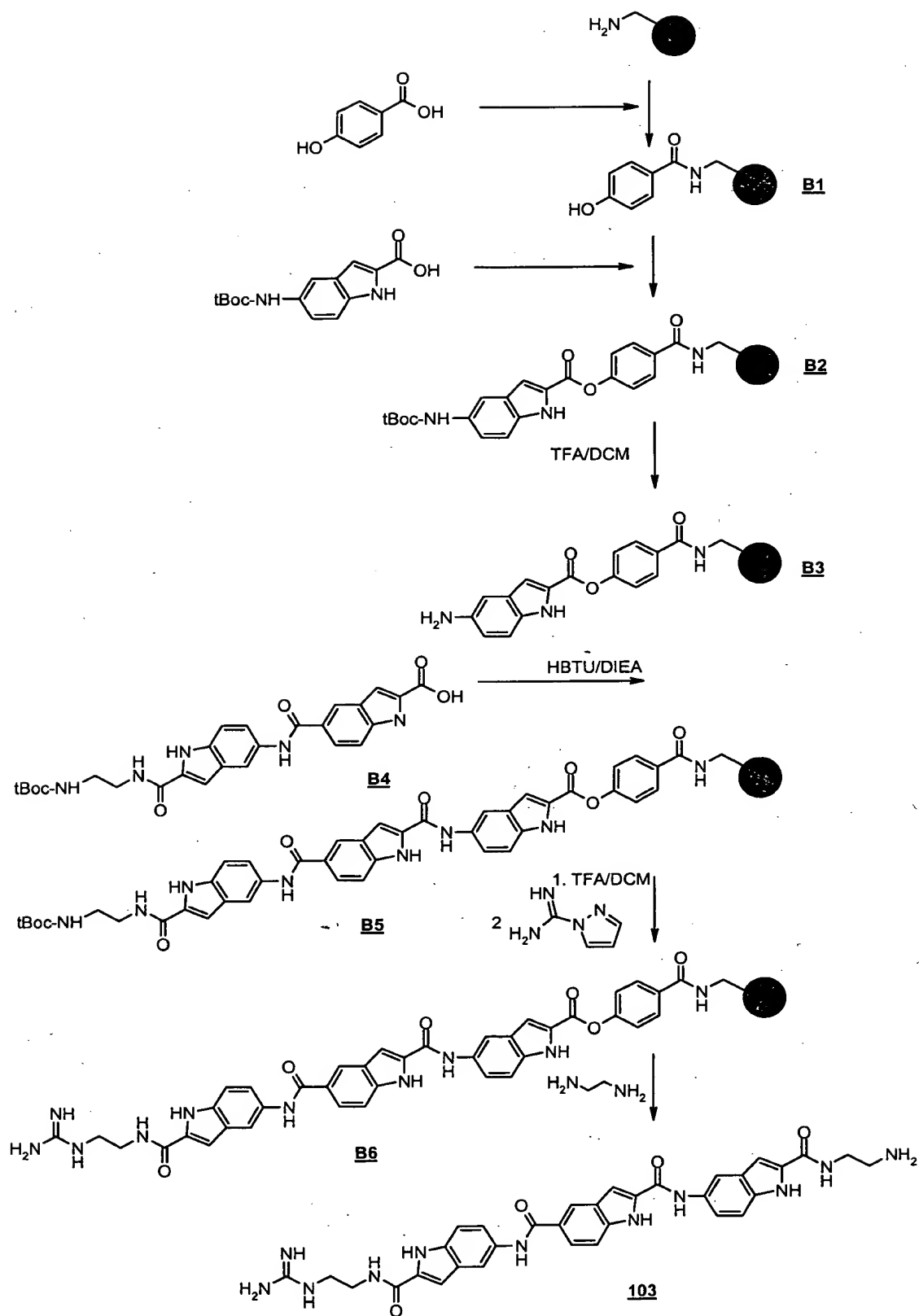


# Scheme 4

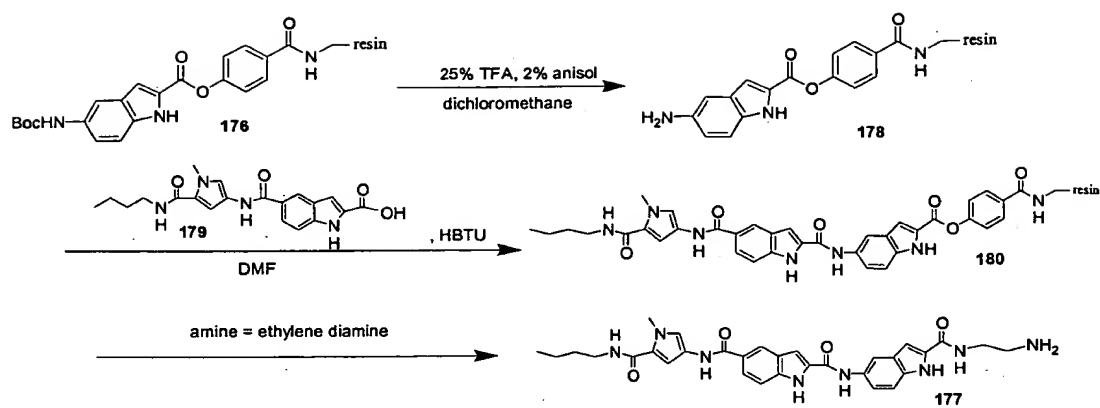


# Scheme 5

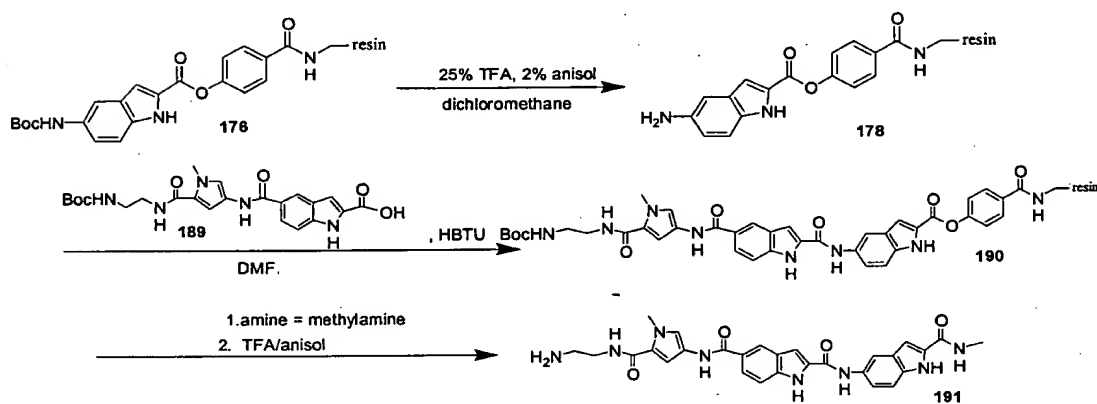




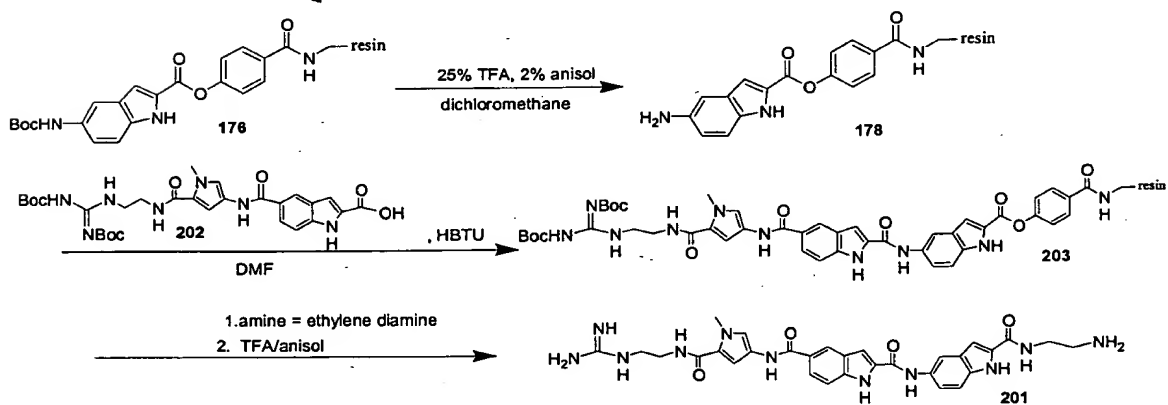
SCHEME 6



SCHEME 7

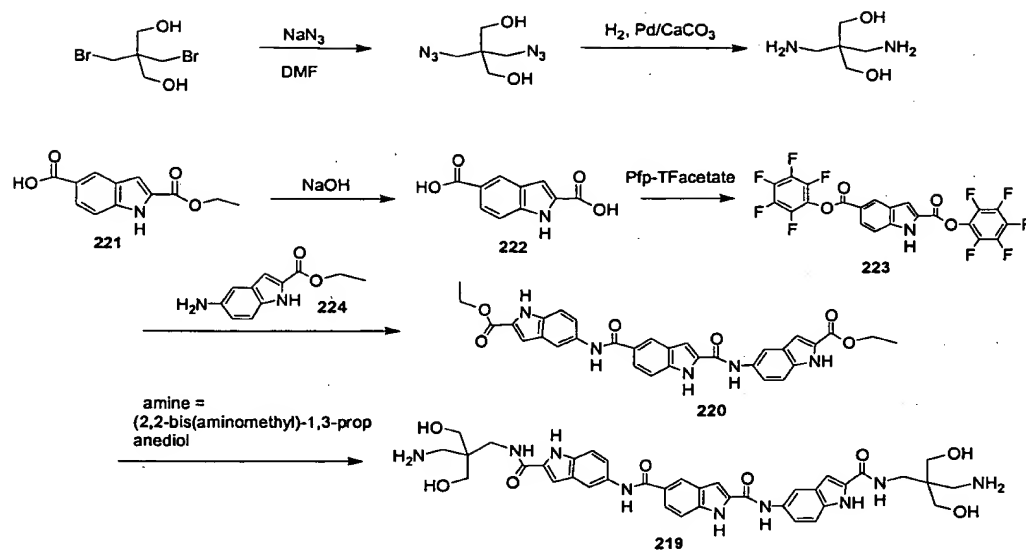


SCHEME 8

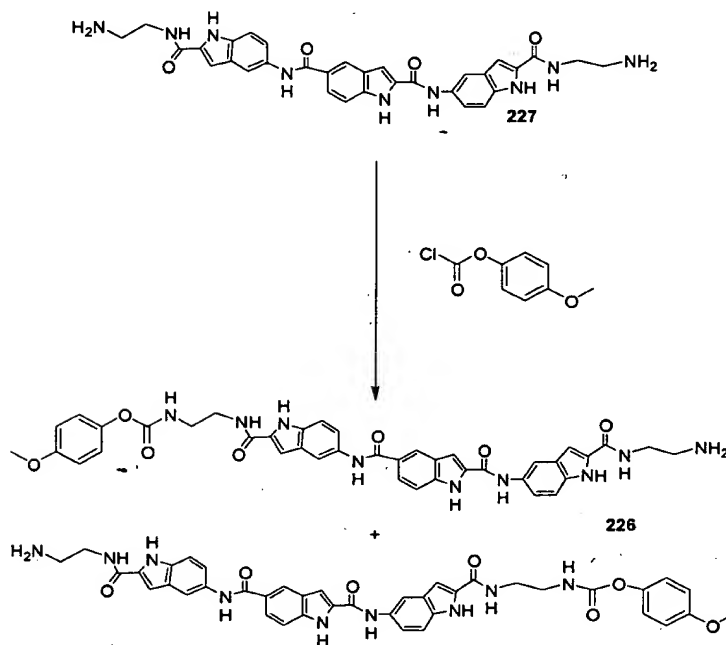


SCHEME 9

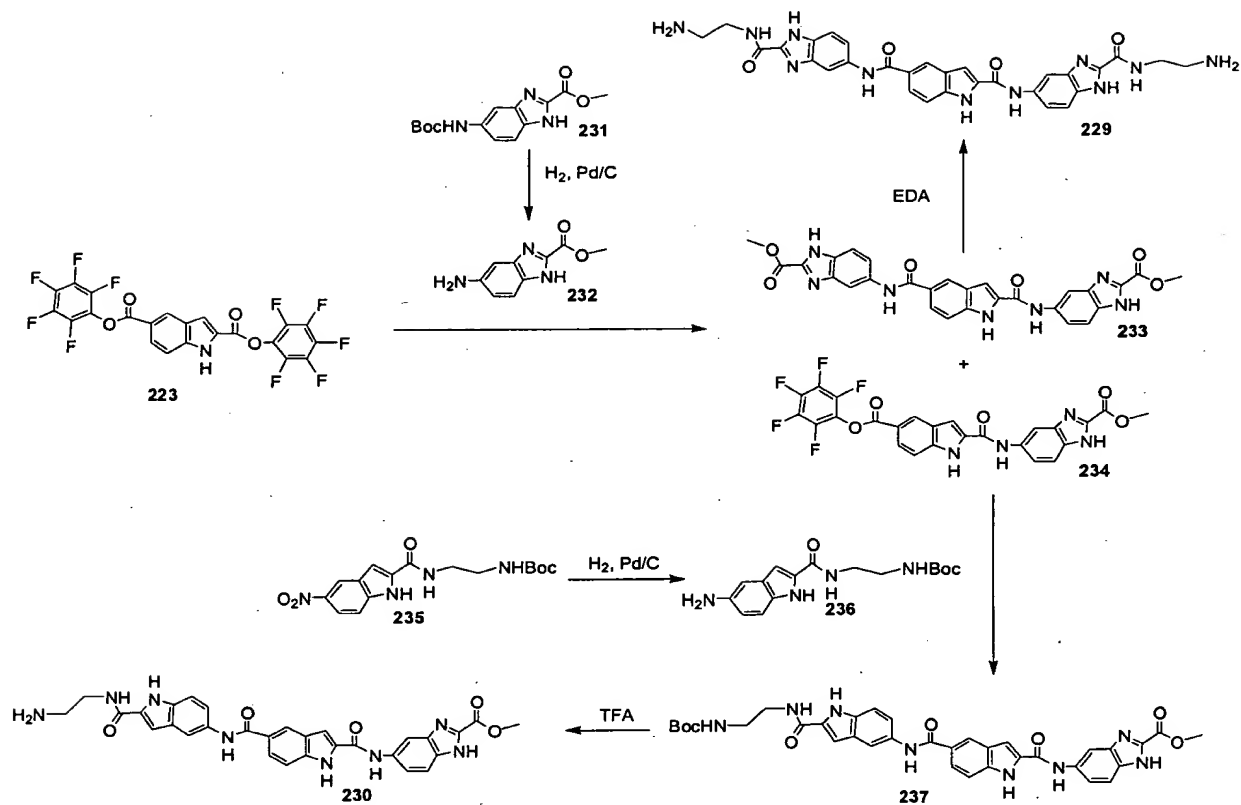




SCHEME 11



SCHEME 12



SCHEME 13